

**FAIR HOUSING TASK FORCE
REPORT TO CITY COUNCIL
APRIL 20, 2004**

Introduction:

The Ordinance that established the Fair Housing Task Force was approved in April, 1998 and the Task Force held its first meeting in December, 1998. The Ordinance provides for nine voting members and nine ex-officio members. Each City Council Representative appoints one voting member and the Mayor appoints the Chairperson. The ex-officio members are appointed by the Directors of their various organizations within the community. The Fair Housing Officer serves as the Secretary. The last page of this report lists the current members. The members of the Task Force have worked very hard and have been diligent in their efforts to affirmatively further Fair Housing.

Purpose:

As stated in the Ordinance, the purpose of the Fair Housing Task Force is (1) to review the current Analysis of Impediments to Fair Housing Choice in the City of El Paso (prepared by the Department of Community and Human Development); (2) to identify any additional impediments; (3) to develop a city-wide strategy to address the impediments and (4) to make an annual report to City Council of the Task Force's recommendations and findings.

Background Information:

The Department of Housing and Urban Development required the City of El Paso, as an entitlement jurisdiction to certify in its Consolidated Plan for 2000-2005, that the City will affirmatively further Fair Housing. The Fair Housing Act prohibits discrimination in housing because of race, color, national origin, religion, sex, familial status or disability. In order to affirmatively further Fair Housing, the City was required to (1) conduct an Analysis of Impediments to Fair Housing Choice, (2) provide recommended actions to overcome the effects of any impediments identified through that Analysis, and (3) maintain records reflecting the Analysis and actions taken to resolve the impediments.

In line with this requirement, the Department of Community and Human Development conducted an Analysis that resulted in the identification of seven Impediments to Fair Housing Choice, as well as recommended actions to alleviate the impediments. One of the recommendations was to establish a Fair Housing Task Force to assist in implementing the actions required to alleviate the impediments.

Strategy:

The Task Force has been meeting on a regular basis. During the initial meetings, our strategy was to review the seven Impediments identified by the Department of Community and Human Development. Additional Impediments were submitted by advocates of the disabled community and were also included. Some Impediments were similar in nature and were, therefore, grouped together during the review process. The Task Force members were organized into sub-committees to review the Impediments and make recommendations to the Task Force as a whole. Following are the identified Impediments, with the actions and recommendations from the Task Force.

Impediments to Fair Housing Choice:

1. Impediment One – “There is a lack of education within the community concerning Fair Housing rights.”

Action Taken:

During the past year, the Fair Housing Officer and Task Force members distributed information to numerous individuals and organizations. For the month of **April 2003**, in recognition of National Fair Housing Month, special efforts were made to emphasize Fair Housing:

- * The Fair Housing Officer prepared a Proclamation that was presented by City Council to acknowledge April as National Fair Housing Month. The Task Force members were introduced to the public and City Council and announcements were made for locations where presentations on Fair Housing rights could be attended.
- * The Dept. of Community and Human Development sponsored a booth for the “Dia de los Ninos, Dia de los Libros”, which is “Day of the Children/Day of the Books. The purpose was two-fold: to uplift the Children and to provide educational material to the families on their rights under the Fair Housing Law. This was an all-day celebration and attendance was estimated to exceed 32,000 people. There were games and prizes for children of all ages. Information was distributed concerning Fair Housing, First-time Homebuyer’s Program, Housing Rehabilitation Program, Tenant’s Rights and Homeowner’s and automobile insurance.
- * The Task Force has been working closely with the Housing Authority and has been successful in getting a representative to serve on the Task Force. During Fair Housing Month 2003, the Housing Authority held a Section 8 Voucher Holder Housing Fair at their location. The Fair was their first undertaking to bring together Voucher Holders and prospective renters at the same time, in an effort to improve the processing time. The Fair was so successful that the Housing Authority has planned several additional Fairs of this nature.

- * The Southwestern Affordable Housing Management Association's (SWAHMA) Fair Housing and Section 504 Compliance & Preparing for REAC Inspections Workshops were also held in **April, 2003**. The goal of the Workshop was to educate landlords, owners and managers of rental property on the Fair Housing laws and federal regulations. One of the Task Force members is also an active member with SWAHMA and it was subsequently reported that this was a very successful and beneficial Workshop.

During the month of **July, 2003** the Fair Housing Officer, the City's ADA Officer, along with several other Task Force members attended a Training Session entitled "**Fair Housing Act Accessibility**". The Seminar was sponsored by the Fair Housing Council of San Antonio and the Texas Commission on Human Rights, through a grant from HUD. The Seminar provided (1) an overview of the Fair Housing Act accessibility requirements; (2) information on common violations that can be avoided; (3) the Fair Housing Enforcement Act and reasonable accommodations; and (4) an updated Fair Housing Act Design Manual. The training session was very informative.

In **August 2003**, the Fair Housing Officer sponsored a booth and also gave a presentation at a **Conference for Adults with Disabilities**, which was called "Our Lives". Information was distributed and presented to explain the Fair Housing Law, reasonable accommodations and the Complaint process. In addition, information concerning the housing programs that are available through the Dept. of Community and Human Development were reviewed, including the First-time Homebuyer's Program and the Housing Rehabilitation Program. Additional information included Tenant's Rights and home and automobile insurance. There were several questions from the attendees. In addition, the City's ADA Coordinator (who is also a member of the Task Force) presented information on Accessibility Surveys.

A **new private Fair Housing Office** was established within the City, through the assistance of various interest groups, such as VOLAR Center for Independent Living. The Task Force recommended in its second Annual Report to establish a good working relationship and communication with the new Fair Housing Office, which was accomplished. However, since they were not selected by HUD to receive grant funding in 2003, the office was closed. The current Fair Housing Outreach Coordinator employed by VOLAR has been attending and participating in the Fair Housing Task Force meetings.

Although there has been minimal attendance by the media, the Task Force will continue to invite the media, in an effort to give additional focus to Fair Housing.

It was recommended to establish a **Fair Housing/Tenants Rights Information Hot Line**. In this regard, the Director for the Area Agency on Aging worked with the Task Force for approximately two years, to ensure Fair Housing information was included on their data communication link and "**2-1-1**" hot line. Subsequently, Fair Housing information was included in the data base that was available to the public relating to health and human services, in the form of a telephone hot line, written form, and the Internet. Unfortunately, the Area Agency on Aging was unable to obtain additional funding, so the 2-1-1 Information Center was terminated effective August 31, 2003.

A **Web Page** on Fair Housing is included on the City of El Paso's Web Site on the Internet, which provides information on the Fair Housing Act, how to initiate a housing complaint and who to contact for additional information.

During this period, the Fair Housing Officer **distributed numerous amounts of information** to further the understanding of Fair Housing discrimination. There were approximately 137 inquiries related to Fair Housing, of which 100 families received First-Time Home Buyer information, 20 people requested information related to tenants rights issues, such as repairs, and 17 inquiries were from families who thought their rights had been violated under the Fair Housing law.

The 17 inquiries that were related to Fair Housing discrimination received a lot of information, including an explanation of the Fair Housing Discrimination Act, the HUD 903 Booklet and Complaint form and the Fair Housing Department's offer of assistance in the preparation and forwarding of the complaint forms to HUD in Fort Worth, where the Fair Housing Enforcement Division is located..

The Fair Housing Officer will continue to give Fair Housing presentations to organizations throughout the community and to mail out information daily to the public, in response to questions concerning Fair Housing and tenants' rights. The Fair Housing Task Force members are also committed to furthering the knowledge of the Fair Housing Law.

Recommendations for Additional Action:

It was recommended that information on Fair Housing should be distributed to the public through as many avenues as possible. The activities of educating the community have been on-going since 1990, when the Fair Housing Initiatives Program (FHIP) Grant was received from HUD for education and outreach. The Task Force recommends continuation of these on-going efforts.

2. Impediment Two – “NIMBYism” - the attitude of “Not in My Backyard”.

In El Paso, this attitude has manifested itself more as a bias against income and a fear of property devaluation. One way to help alleviate this attitude is to ensure that diverse community groups participate in the housing developmental process.

Action Taken:

In order to obtain a better understanding of the Impediment, the Task Force reviewed a study on NIMBYism that was conducted by the federal government several years ago. In addition, the federal government is in the process of gathering information about legal cases concerning NIMBYism and we will request a copy of the completed study when it becomes available.

Recommendations for Additional Action:

While review of the first study provided some insight, we feel that results from the study that is underway by the federal government will assist us with a better understanding. The Task Force is also recommending that a survey of the El Paso community be conducted to obtain insight about our specific community. We are receiving assistance and direction from one of the Task Force members who works with the University of Texas at El Paso (UTEP) Institute for Policy and Economic Development, and a letter has been sent to UTEP requesting their assistance. We are also soliciting the assistance of UTEP's Community Partnerships program to assist with the survey. Additional assistance from El Paso Community College is also being requested. The objective of the survey is to determine if NIMBYism exists in El Paso, and if so, what are the perceptions that must be overcome. We will also work with the Planning Department and Neighborhood Initiative Groups to obtain a better understanding of this Impediment.

3. Impediment Three – “The lack of availability of affordable homeowners insurance precludes some minority applicants and persons with disabilities from home ownership opportunities.”

Action Taken:

Informational pamphlets on how to obtain affordable insurance are distributed by the Housing Programs Division of the Community Development Department to the public and to applicants of the First Time Home Buyers Program. This information was also distributed at various Seminars and community events that were attended by the Fair Housing Officer during the past year.

Recommendations for Additional Action:

The Texas Department of Insurance provided pamphlets with helpful information on the process and resources for obtaining affordable insurance. This information was well received and continues to be distributed at Seminars and meetings. We will request updated information for distribution. It is recommended that the Task Force continue its on-going efforts.

4. Impediment No. 4: “There is a high percentage of households at or below poverty level, which limits the choices of affordable housing.”

Action Taken:

Over the past year, new programs have been set in place that offer first-time home ownership to low-income families. Households now are being offered choices in housing. Attachment A

contains two examples of First-time Home buyer Programs that are available to assist the public.

Recommendations for Additional Action:

Income limits and eligibility requirements are set by the U.S. Department of Housing and Urban Development and not on the local level. Each year the income limits are increased by HUD to accommodate cost of living. Based on information received for 2003 and 2004 the low-income limits for El Paso County, that represent 80% of median income, are as follows:

Household Sizes and Income Limits

	<u>2003</u>	<u>2004</u>		<u>2003</u>	<u>2004</u>
1 person	\$23,050	\$23,750	6 persons	\$38,250	\$39,350
2 persons	\$26,350	\$27,150	7 persons	\$40,850	\$42,050
3 persons	\$29,650	\$30,550	8 persons	\$43,500	\$44,750
4 persons	\$32,950	\$33,900			
5 persons	\$35,600	\$36,650			

It is our recommendation and goal to continue to educate the public on these new choice programs.

5. Impediment No. 5: “There is a reluctance on the part of landlords to rent to person receiving government housing assistance.”

Action Taken:

This impediment has been determined to be one that requires continuous education and outreach to the El Paso community. The year of 2003 had very favorable outcomes in the area of recruitment of new landlord participation in the Section 8 Choice Program. According to the El Paso Housing Authority, a total of 443 new landlords were added as participants. This increase is largely due to the education seminars offered to property management companies and owners. During 2003 the following education seminars were presented:

March 26, 2003	Section 8 Housing Choice Voucher Program Session III Presented by the El Paso Housing Authority Attended by Property Owners and potential Tenants Number of Attendees: 28
April 22, 2003	Fair Housing & Section 504 Compliance Presented by SWAHMA (Southwestern Affordable Housing Management Association) Attended by Property Managers, On-site Apartment Mgrs., Leasing Agents and Maintenance Personnel Number of Attendees: 25

April 26, 2003	Section 8 Voucher Holder Housing Fair Presented by El Paso Housing Authority Attended by Potential Sec. 8 Participants & Landlords Number of participants: 17 Apt. Communities and 50 Potential Clients
July 16, 2003	Fair Housing Act Accessibility Training Presented by Greater San Antonio Fair Housing Council and the El Paso Apartment Association Attended by Architects, Contractors, Non-Profit Housing Organizations, Community Activists, Realtors, Property Owners and Managers Number of Attendees: 150
September 4, 2003	Section 8 Housing Choice Voucher Program Session IV Presented by El Paso Housing Authority Attended by Property Owners and Potential Section 8 Participants Number of Attendees: 27

Attachment B contains copies of the above noted workshops and their agendas. We have seen much progress in these areas, and will strive to continue our goal of educating the public regarding Fair Housing.

Recommendations for Additional Action:

It is the Task Force recommendation and goal to continue educating property owners and landlords regarding Housing Choice Vouchers and responsibilities.

6. Impediment Six: The lack of affordable accessible apartment units and single-family rental housing for persons with disabilities.

Action Taken:

The Apartment Accessibility Verification Survey was conducted in 1996 and requires updating. We are in the process of updating the Survey.

Recommendations for Additional Action:

The Task Force recommends that we utilize the 2000 Census data to determine what the median income is for persons with disabilities. With this information, we can better determine whether the apartment units and single-family housing units are adequately meeting the needs of these individuals and families.

The City's Accessibility Coordinator is in the process of updating the Survey of accessible apartment units and will assist the Task Force in identifying the median income for persons with disabilities.

7. Impediment Seven: "There is a perception on the part of complainants that resolution of Fair Housing Complaints is a very lengthy process."

Action Taken:

Since there is no local enforcement organization, all Fair Housing complaints must be submitted and processed through the Southwest Region's Fair Housing Enforcement Center, with the Department of Housing and Urban Development (HUD), located in Fort Worth. The City unsuccessfully attempted to obtain designation by HUD as a Substantially Equivalent Fair Housing Agency several years ago. The process for filing a Fair Housing complaint is explained in Attachment C.

Recommendations for Additional Action:

Through the efforts of many, the Department of Housing and Urban Development awarded a grant in 2001 to establish the Housing Access Network nonprofit agency, to act as a Fair Housing Agency, focusing on assistance to persons with disabilities. The Agency worked closely with and served on the Fair Housing Task Force. However, since they were not selected by HUD to receive grant funding in 2003, the office was closed. The current Fair Housing Outreach Coordinator employed by VOLAR has been attending and participating in the Fair Housing Task Force meetings. The numerous education and outreach activities conducted by VOLAR's Fair Housing Outreach Coordinator are listed in Attachment D.

The Task Force acknowledges that the complaint process is lengthy, (approximately 100 days) since it involves investigation as well as conciliation. Given the situation, the Task Force recommends that all housing partners provide a marketing strategy of advising residents who the point of contacts are at the local level, i.e., VOLAR, City of El Paso Community Development. Additionally, continue to educate the public so that they understand the process and reasons for the amount of time that is involved in resolving complaints.

8. Impediment Eight: “The City’s policy regarding funding for accessibility modifications for renters.”

Action Taken:

The Task Force has reviewed the Housing Programs that are currently available through the City of El Paso Community Development Department. The Housing Programs Handbook lists all of the programs that property owners are eligible for. Their policy provides funding for accessibility modifications to property owners (instead of the renters). Through the CDBG program, an owner may apply for a zero interest loan of up to \$3,000 for barrier removal under the “Investor-owned” Program. Property owners may apply for low interest loans (0% to 3% maximum) to repair their properties. However, they in turn must ensure that their units are rented to low-income families for a pre-determined affordability period (10 – 20 years). Since this type of obligation cannot be placed on the renter, it is a requirement that only the owners of the property are eligible for this program.

In addition, if an individual owns a single-family home, they may apply for up to \$3,000 in the form of a grant for accessibility modifications.

Recommendations for Additional Action:

The Task Force recommends that the Community Development Housing Program give presentations about the zero-interest loan program to various agencies in order to provide more attention to the program. The Task Force further recommends for the Community Development Department to give a presentation to VOLAR about the barrier removal single-family home grant program.

9. Impediment Nine: “The ADA Coordinator is supervised by the Director of Community Development.”

Action Taken:

For better understanding of this Impediment, the Task Force reviewed the previous Fair Housing Report to City Council and saw that Impediment Nine’s wording reflected a perceived lack of autonomy necessary to enforce Fair Housing law. In response to the prior recommendation, the Task Force reviewed ADA office procedures, questioning whether the current ADA office’s organizational location impedes compliance with the Fair Housing Act. We also discussed and researched how the Office might be more responsive to the disabled community.

Recommendations for Additional Action:

The Task Force concludes that the current organizational placement of the ADA Coordinator does not impede compliance with Fair Housing Law. We recommend that no further Task Force action is needed on Impediment Nine.

The City should continue to improve the ADA Office's ability to promote equal opportunity to use and enjoy housing through greater enforcement power and heightened interaction with all of the disabled population.

10. Impediment Ten: "Zoning ordinances may cause effectual discrimination against people with disabilities and other protected classes."

Action Taken:

While it is not difficult to see that current El Paso zoning ordinances are consistent with the law regarding treatment of residents on the basis of race, color, national origin, religion, sex, or familial status, we found the protected area of disability more complicated to evaluate. Since the Fair Housing Act was amended by Congress in 1988 to add protections for persons with disabilities and families with children, there has been a great deal of litigation concerning group living arrangements, particularly for persons with disabilities.

The Task Force met with the Legal and Planning Departments to identify subtle ways El Paso land use policy and practice may cause effectual discrimination against persons with disabilities or those living in group homes. In our discussions, we returned many times to a concern that parts of the zoning and building code unfairly inconvenience the disabled when they seek to retrofit their homes to make them accessible. The Planning Department confirmed that the City's ordinance has a mechanism providing "reasonable accommodation" to afford persons with disabilities an equal opportunity to use and enjoy housing. For example, the City will waive a setback requirement so that a travel path can be provided to residents who have mobility impairments. Also, some costs for disability-related retrofit projects are funded by Community Development for qualified individuals.

The Task Force thought it appropriate to also look at how the Subdivision Ordinance can be enhanced to integrate persons with disabilities into the community: a goal of the Fair Housing Act's 1988 amendment. In our inquiry, we familiarized ourselves with the current work of Building and Zoning Advisory Committee (BZAC) and the Accessibility Advisory Board, two active committees addressing this issue. We agreed that these are the appropriate committees to influence policy so that our community becomes more navigable for the mobility impaired, and thus better integrated.

Recommendation for Additional Action:

The Task Force believes that City Legal and Planning Departments helped to clarify that El Paso zoning practices, as well as proposed policy rewrites, do not conflict with requirements of the Fair Housing Act. We recommend that no further Task Force action is needed on Impediment Ten.

We encourage the City of El Paso, BZAC and the Accessibility Advisory Board to consider adopting a Universal Design Ordinance, so that the concept of “visitability” can be experienced in private subdivision development as well as public. Visitability refers to construction in housing that has:

- at least one no step entrance,
- door ways throughout the house provide a minimum of 32 inches clear space,
- hallways that are 36 inches wide,
- reinforced walls in bathrooms for installation of grab bars in the future,
- lighting and electrical controls installed no higher than 48 inches above the floor, and
- electrical outlets no lower than 15 inches above the floor.

11. Impediment Eleven: “There is evidence to suggest that the mortgage denial rates for conventional lending are often disproportionately higher among minority applicants and people with disabilities in El Paso.”

Action Taken:

The Task Force is in the process of reviewing existing research to familiarize ourselves with this Impediment. Plans are underway to ensure this Impediment receives considerable review and the Task Force’s findings and recommendations will be included in the next Report to City Council.

12. Impediment Twelve: “Advocates for the disabled recommend that the Community Development Department’s policies, procedures and practices should be reviewed for possible effectual discrimination against persons with disabilities, as follows:

1. To review and evaluate the current mechanism to assure that no housing proposal will be funded without an adequate review for addressing fair housing issues of protected classes.

2. The City should designate a portion of its CDBG and HOME funds, in the form of a grant, as stated in Impediment Eight, for projects designed to meet the rental, housing rehabilitation and home ownership needs for people with disabilities. The Task Force further recommends that individuals and representatives for persons with disabilities be consulted prior to development of the designated set aside.
3. The City should cite in its Requests for Housing Proposals that it acknowledges that the unit cost per square foot of either new construction or rehabilitation may exceed standard builder's costs for spec homes built on contiguous lots, or when demolition and relocation are included in a project.

Action Taken:

The Task Force is in the process of reviewing existing research to familiarize ourselves with this Impediment. Plans are underway to ensure this Impediment receives considerable review and the Task Force's findings and recommendations will be included in the next Report to City Council.

Recognition of Housing Providers:

The Fair Housing Task Force stated in the previous Report to City Council that we would like to recognize housing providers, agencies and individuals who have been instrumental in affirmatively furthering Fair Housing. Those listed below received a letter and Certificate of Appreciation from the Fair Housing Task Force:

Organization/Individual

Recognition

YMCA/Del Norte Foundation

Publicizing Task Force Meetings
in the Northeast Newsletter

El Paso Times

Publicizing Task Force Meetings

El Paso Inc.

Publicizing Task Force Meetings

Adam Dominguez and

Rio Grande Council of Govts.

Tom Mulgares

Area Agency on Aging

Inclusion of Fair Housing Info
on Hot line & Presentations

Channel 9 Television

TV Coverage of Meetings

Norman Gordon

Presentation - El Paso Housing

Finance Corporation

Gary Sweeney

Fair Housing Workshop Presenter

HUD - Fort Worth

Kathy Graf	Fair Housing Workshop Presenter
Susan Hass Hatch	TX Dept. of Insurance
	Office of Attorney General
	Past Member
Rosemary Neill	Rio Grande Council of Governments
	Past Member
Bobby Bowling IV	El Paso Builders Association
	Past Member
Daniel Lopez	City of El Paso ADA &
	Accessibility - Past Member
Mark Grissom	City of El Paso Building Services
	Past Member
James Ratcliff	Media Relations
Sandra Uribe	Fair Housing Task Force Secretary

In addition, the following Organizations and past members of the Task Force will also receive a letter and Certificate of Appreciation:

Daniel Salazar, Chairman	Gerardo L. Camacho
Jane Ratcliff	John Morris

Conclusion:

This concludes the Fair Housing Task Force third status Report to City Council. We thank you for the time you have taken to review our report and hope that it will serve as a viable tool in the alleviation of the Impediments to Fair Housing Choice.

Members of the Fair Housing Task Force:

<u>Name</u>	<u>Appointed By</u>
Ricardo Hernandez	Mayor Joe Wardy
Maria Licon	Rep. Vivian Rojas (Sarinana)
Debra Garcia	Rep. Paul Escobar
Cookie Brisbin	Rep. Susan Austin (Sumrall)
Walt Phillips	Rep. John Cook
Ali Boureslan	Rep. Dan Power
David Marquez	Rep. Anthony Cobos
Laura Foster Kissack	Rep. Robert Cushing (Rodriguez)
Rosalva Hernandez	Rep. Jose Alejandro Lozano (Medina)

Members of the Fair Housing Task Force (continued):

<u>Name</u>	<u>Appointed By</u>
Leticia Cervantes	Office of the Attorney General
Mary Cardenas, Vice-Chairperson	El Paso Apartment Association
Annette Gutierrez	Rio Grande Council of Governments
Elizabeth Dalton	UTEP Public Policy Research Center
Lucila Flores Camarena	Texas Rio Grande Legal Aid, Inc.
Irene Alvarez	VOLAR Center for Independent Living
Vacant	El Paso Community College
William Bennett	City of El Paso - ADA & Accessibility
Vacant	City of El Paso - Bldg. Permits & Inspctns.
Patricia White	City of El Paso - Fair Housing Officer

ATTACHMENTS

ATTACHMENT A	TWO FLIERS ANNOUNCING FIRST TIME HOME BUYER PROGRAMS
ATTACHMENT B	FOUR SEMINARS HELD DURING 2003 THAT WERE SPONSORED BY THE HOUSING AUTHORITY AND THE SOUTHWESTERN AFFORDABLE HOUSING MANAGEMENT ASSOCIATION (SWAHMA)
ATTACHMENT C	FAIR HOUSING COMPLAINT PROCESS
ATTACHMENT D	EDUCATION & OUTREACH PROGRAM VOLAR CENTER FOR INDEPENDENT LIVING

BUYING YOUR FIRST HOME?

THE CITY OF EL PASO

Has a First Time Homebuyers Program, that can help a family of four making less than \$32,950 a year qualify to buy a home!

For more information call:

YWCA Home Ownership Center

at 577-2530

Or

El Paso Credit Union Affordable Housing

at 838-9608

Participating Lenders

COUNTRYWIDE HOME LOANS, INC.
9100-H Viscount Blvd.
El Paso, TX 79925
Julia Reyes (915) 591-1200

FORT BLISS FEDERAL CREDIT UNION
1741 Marshall Road
El Paso, TX 79906
Gloria Smay (915) 564-3325

9993 Kenworthy Street
El Paso, TX 79924
David Ramos (915) 564-3292

GOVERNMENT EMPLOYEES
CREDIT UNION OF EL PASO
7227 Viscount Blvd.
El Paso, TX 79925
Mortgage Loan Department (915) 774-6081

MCAFFEE MORTGAGE
1790 N. Lee Treviño Drive, Suite 309
El Paso, TX 79936
Kathleen Carrillo (915) 598-7222

PATRIOT MORTGAGE
9870 Gateway North, Suite A
El Paso, TX 79924
Isela Puente or Lee Robertson (915) 757-9500

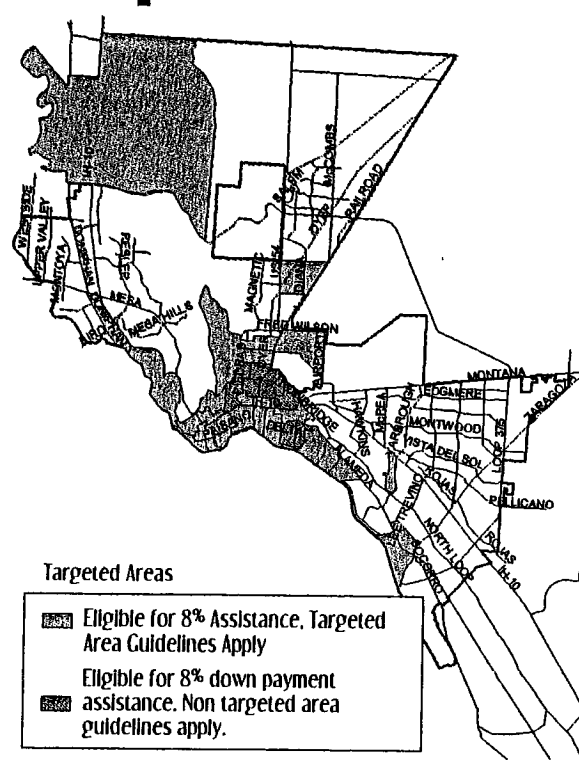
2150 Trawood, Suite B202
El Paso, TX 79932
Martha Del Rio (915) 598-3776

6516 Escondido
El Paso, TX 79912
Esther Ortiz (915) 833-4551

ROCKY MOUNTAIN MORTGAGE COMPANY
6955 N. Mesa
El Paso, TX 79912
Sandy Anchondo (915) 587-7930

Targeted Areas

See lenders for more specific details



El Paso Housing Finance Corporation

The El Paso Housing Finance Corporation
Board of Directors are listed below:

Robert Ash	Daniel S. Power
Michael Bray	Vivian Rojas
Susan DeLa Vega	Charles Vinson
Presi Ortega, Jr	

2 Civic Center Plaza
El Paso, Texas 79901

Ph: (915) 541-4845
Fax: (915) 541-4846
www.elpasohfc.org

PICTURE YOURSELF IN YOUR OWN HOME,

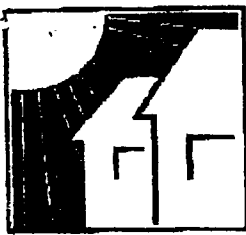
It's easier than you think.



HOME BUYERS ASSISTANCE PROGRAM



www.elpasohfc.org



HOUSING AUTHORITY
OF THE CITY OF EL PASO, TEXAS

**SECTION 8 HOUSING CHOICE VOUCHER
PROGRAM
INFORMATIONAL SESSION III**

WEDNESDAY MARCH 26, 2003 9:00a.m. to 11:30 a.m.
5300 E. PAISANO DR.
(CORTEZ ST. ENTRANCE)



**THIS PROGRAM WILL PROVIDE PERSONS AND ORGANIZATIONS
INTERESTED IN THE SECTION 8 HOUSING CHOICE VOUCHER
PROGRAM WITH INFORMATION ON THE REQUIREMENTS,
GUIDELINES AND OPPORTUNITIES TO RENT THROUGH THE
SECTION 8 PROGRAM.**

UPON REQUEST, THE HOUSING AUTHORITY WILL PROVIDE AUXILIARY
AIDS AND SERVICES SUCH AS INTERPRETORS FOR SPANISH-SPEAKERS.
PLEASE NOTIFY THE HOUSING AUTHORITY OF SPECIAL CONSIDERATIONS
AT LEAST 48 HOURS PRIOR TO EVENT AT (915) 849-3834.

Contact person: Samuel Silvas, Sr.
Outreach Specialist/Market Analyst
Phone : (915) 849-3834 fax # (915)849-3864
Email: ssilvas@hacep.org

SPACE IS LIMITED - ORIENTATION STARTS AT 9:00 AM.
IN ROOM #706

WHO SHOULD ATTEND:

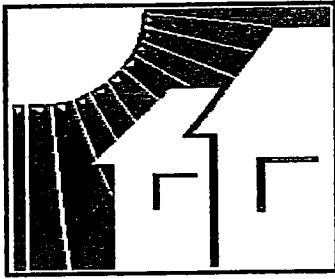
- LANDLORDS
- PROPERTY MANAGERS
- SECTION 8 PROGRAM PARTICIPANTS

**HOSTED BY THE
HOUSING AUTHORITY
OF THE CITY OF EL PASO,
TEXAS
SECTION 8 DEPARTMENT**

**PLEASE RSVP BY NO LATER
THAN FRIDAY, MARCH 21,
2003**

**FOR INFORMATION
PHONE : (915) 849-3834**

5300 E. Paisano Dr., El Paso, Texas 79905-2931
P.O. Box 9895 El Paso, Texas 79995-2895 (915) 849-3742 VOICE/TDD



HOUSING AUTHORITY

OF THE CITY OF EL PASO, TEXAS

**SECTION 8 HOUSING CHOICE VOUCHER PROGRAM
FIRST EVER**

**INCREASE
YOUR
LEASE UP
RATE**



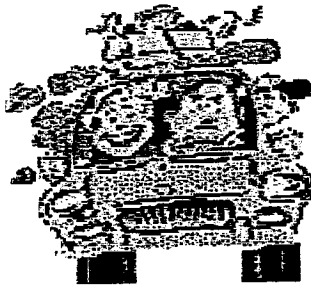
SECTION 8 VOUCHER HOLDER HOUSING FAIR

**COME SHOWCASE YOUR RENTAL PROPERTY TO
SECTION 8 HOUSING CHOICE VOUCHER
PROGRAM PARTICIPANTS**

**FREE
ADVERTISING**



- **FACE PAINTING**
- **POPCORN**
- **BALLOONS**
- **MUSIC**



**DUE TO LIMITED SPACE,
RESERVE A TABLE BY
CONTACTING SAMUEL
SILVAS, Sr.
at 849-3834 NO LATER
THAN APRIL 18, 2003**

SATURDAY, APRIL 26, 2003

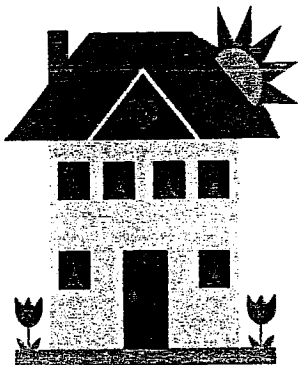
9:00 A.M. TO 1:00 P.M.

5300 E. PAISANO DR.

SIDE PARKING LOT (CORTEZ ST)

IF INCLEMENT WEATHER TO BE HELD

IN ASSEMBLY ROOM # 1



HOUSING AUTHORITY COMMITMENT:

If a participant who attends the Housing Fair decides to rent from your property, and the completed RFTA is submitted to the Housing Authority no later than noon on Monday, April 28, 2003 the Housing Authority will make every effort to inspect that unit no later than close of business on Wednesday, April 30, 2003. As long as the unit passes inspection, this will assist you in having the unit occupied by May 1, 2003.

ATTACHMENT C

THE FAIR HOUSING COMPLAINT PROCESS

The Fair Housing Complaint Process is as follows:

The complainant sends a letter outlining the complaint to HUD or he/she may download, complete and return the HUD-903.1 Housing Discrimination Information Form. The complainant's name and address and the name and address of the person he/she is complaining about, the address and description of the housing, a short statement of why he/she thinks their rights are being violated and the date it happened. If there was a witness, the name and address should be included. Send the complaint to the nearest HUD office. HUD may then forward the complaint to the complainant's state, county or city government. That entity must begin work on the complaint within 30 days, if not HUD will take the complaint back and begin processing it themselves.

While HUD investigates the complaint it will at the same time try and reach a conciliation agreement with the other party (the respondent). If an agreement is reached it will be legally binding if both parties agree to it.

Unless conciliation is reached, HUD will continue to investigate the complaint. The complainant will be notified if HUD finds reasonable cause that discrimination took place. Within 120 days of that decision, there will be an administrative hearing held before an Administrative District Court Law Judge (ALJ). The Complainant and the Respondent have the right to decline the administrative hearing and instead have the case held in Federal District Court.

If the complainant or the respondent chooses to have the case heard by a Federal District Court, the US Attorney General will file a suit and represent the complainant in court.

The District court can order relief and award damages, attorney fees, and punitive damages. A housing discrimination case is similar to other legal cases in that it can take a similar amount of time to process.

ATTACHMENT D

VOLAR Center for Independent Living Fair Housing Education and Outreach Program 2003 -- 2004

Report Period: 10/01/03 to 11/15/03 – Objective Activities Completed

- Executive Director assigned Irene Alvarez as Fair Housing Outreach (FHO) Coordinator.
- Made arrangements with the Austin Tenant's Council for an informational meeting for the FHO Coordinator).
- Program coordinator conducted internet search for Fair Housing organizations, websites, publications in both English and Spanish.
- Fair Housing sources found: Texas Commission on Human Rights, Department of Housing and Urban Development, Austin Tenants Council, National Fair Housing Alliance, National Fair Housing Advocate Online, Civil Rights. Org, Fair Housing Accessibility First, The John Marshal Law School Fair Housing Support Center Fair Housing Department, Fair Housing Resource Center, Disability Rights Action Coalition, The El Paso Housing Collaborative, El Paso Home of Your Own Program, etc.
- Materials found on the web and ordered: Fair Housing newsletters, Fair Housing "Equal Opportunities for All" (English/Spanish), Fair Housing Planning Guide, Discrimination in Metropolitan Housing Markets, All Other Things Being Equal: A Paired Testing Study of Mortgage Lending Institutions, How Much Do We Know?, New Guidance for Testing, Minority Homeownership, Discrimination Against People of Faith, Group Homes, Local Land Use and the Fair Housing Act, Section 8 Homeownership Final Rule, Multifamily Housing Contract Administrators, Memorandum of Understanding (MOU) between HUD and Real Estate Professionals and the Hispanic Media, Low Income Housing Tax Credit MOU, Fair Housing Laws and Presidential Executive Orders, becoming familiar with various programs initiatives such as the Fair Housing Initiatives Program (FHIP), Fair Housing Assistance Program (FHAP), Discrimination Complaint process, Predatory Lending, Minority Homeownership, etc.
- Most of the materials obtained came from the Department of Housing and Urban Development, Texas commission on Human Rights.
- Volar CIL will utilize an eight page "novela", comic magazine-type bilingual publication for Fair Housing education purposes that was produced in 2002 called "The Fair Housing Party/La Fiesta de Vivienda Justa". Novela magazines are a wide spread publications read by many Mexicans Nationals and Immigrants.

Report Period 11/16/03 to 02/29/04 – Objective Activities Completed

- Program coordinator received orientation from the Austin Tenant's Council, Austin, TX 12-04-03
- Participated on a committee meeting of the Texas Association of Centers for Independent Living (TACIL) and the Texas Commission on Housing and Community Affairs, Austin, TX 12-04-03
- Continued preparing Fair Housing Flyers in English and Spanish.
- Prepared English and Spanish PowerPoint Presentation
- Translate Fair Housing letters, from English to Spanish
- Prepared Article in Spanish for Volar's CIL newsletter.
- Ordered Fair Housing Publications
- Prepared and mailed 230 Fair Housing letters to agencies, organizations, etc. to promote program.
- Followed up on letters sent and scheduled outreach presentations and media interviews.
- Contacted newspapers: El Paso Times, Odessa American and The Midland American Reporter Telegram and Lamar Billboard Company to create and negotiate locations for the placement of the billboards.
- Outreach: El Paso Coalition for the Homeless 01-18-04
- Outreach: Children's Disability Information Coalition (CDIC) 01-21-04
- Outreach: Meeting with T.E. Systems, Inc. and representatives of the Colonias at the One Stop Business Resource Center. 12-08-04
- Participated with City council representatives Alexandro Lozano and Anthony Cobos at City Hall, regarding a proposal to implement a tax freeze for Senior Citizens and disabled homeowners. 12-19-04
- Attended monthly Fair Housing Task Force meetings. 02-04-04
- Fair Housing Task Force Sub-Committee "D" meeting. 02-11-04
- Outreach: Fair Housing interview with KTSM Channel 9, Newscast aired at 6 and 10 PM news. 02-06-04
- Outreach: Fair Housing interview with KINT Channel 26, Newscast aired at 5 and 10 PM news. 02-13-04
- Intake and follow up with a consumer for a possible discrimination complaint. 12-10-03/02-17-04
- Outreach: Fair Housing interview at Radio Talk Show with host Carlos Cassanti on Radio Victoria 1350 A.M. KVIV

02-11-04

- Outreach: Vuelve "Happy" Conference at Bowie High School

01-31-04

- Outreach: Health Fair at Region 19 for Parents and Students with Disabilities. 02-21-04
- Attended Journalist Carlos Cassanti's launching of PALABRAS News Paper. Newspaper includes an article of the Fair Housing Outreach Program in Spanish. 02-26-04
- Outreach: Participation on El Paso Independent School District (EPISD) Agency Fair. 02-27-04

Report Period 03/01/04 to 03/31/04 – Objective Activities Completed

- Received PDF files of HUD Publication on housing discrimination, Fight Back against housing discrimination and knowing the signs of housing discrimination from Nani Susanti, Consumer Action. 03-01-04
- Outreach: Attended and participated at a Health Fair at Lamar Elementary School and
- Disseminated Volar Services Programs, including Fair Housing Material 03-02-04
- Attended monthly Fair Housing Task Force meetings. 03-03-04
- Outreach: Attended the Health Organization Network (HON) meeting and presented the Fair Housing Outreach Program.
- Attended "Home for Life" Training held in Austin Resource Center for Independent Living (ARCIL) in Austin, TX 03-09-04 to 03-10-04
- Outreach: Fair Housing Spanish presentation for Non-English speaking parents at La Mar Elementary School and disseminated FH material. 03-11-04
- Outreach: Fair Housing Spanish presentation for Non-English speaking parents at Burleson Elementary School. 03-12-04
- Outreach: Attended and participated at a Health Fair at Riverside High School – Parent Teacher Conference and disseminated Volar CIL Services Programs, including FH. 03-13-04
- Prepare newspaper article in both English and Spanish 03-17-04
- Sent letter of consent to Sara Gonzalez in regards to her son Larry Barbara's photo on the Fair Housing Billboard 03-17-04
- Outreach: Attended the Advocates for Behavioral Health meeting. 03-23-04
- Outreach: Submit Fair Housing Public Service Announcement – Community Bulletin to Time Warner 03-28-04
- Follow up with Radio Stations by Faxing PSA letters to KBNA 97.5 AM - FM, KAMA 750 AM, KVIV, Radio Sol 1060 AM, KTEP 88.5 FM. 03/26/04
- Radio Sol 1060 AM aired fair housing announcement at 3:30pm. 03-28-04

- Outreach: Send Interim Executive Director 200 Fair Housing Flyers, both in English and Spanish to disseminate in Odessa, TX 03-29-04

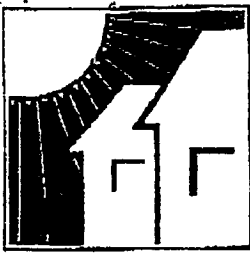
Objectives to be completed – April 1, 2004 thru Sept 30, 2004

Conduct media outreach campaign in English and Spanish to underserved populations, including immigrants and persons with disabilities in El Paso, Midland-Odessa TX areas.

- Four (4) Television appearances
- Eight (8) Radio Interviews
- Four (4) Print interviews/releases
- Eight (8) Public Service Announcements
- Two (2) Billboard adds
- Presentations both in English and Spanish
- Fair Housing Forum
- Attend monthly meetings related to housing issues

Conduct and analyze post survey.

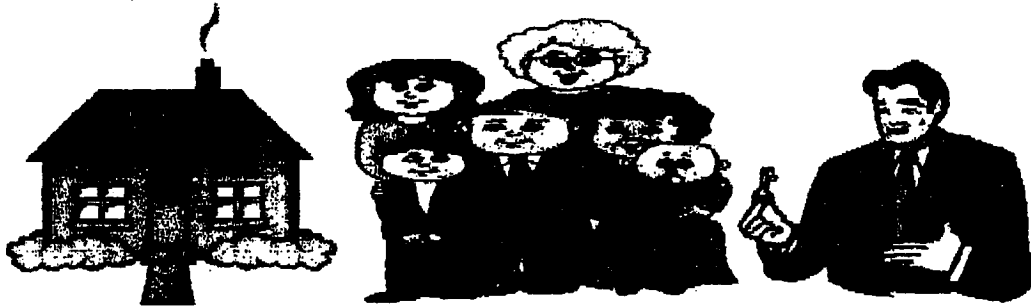
Submit a monthly progress report to the Texas Commission on Human Rights (TCHR), which includes a copy of the sign-in-sheet for any presentations given.



HOUSING AUTHORITY

OF THE CITY OF EL PASO, TEXAS

SECTION 8 DEPARTMENT HOSTS THE HOUSING CHOICE VOUCHER PROGRAM INFORMATIONAL SESSION IV



THURSDAY SEPTEMBER 4, 2003

9:00 A.M.

**5300 E. PAISANO DR. (Rm #706)
CORTEZ ST. ENTRANCE**

**This presentation will provide persons and organizations with helpful information
about the Section 8 Housing Choice Voucher Program.**

WHO SHOULD ATTEND:

- **LANDLORDS**
- **PROPERTY MANAGERS**
- **SECTION 8 PROGRAM PARTICIPANTS**

**For information contact:
Samuel Silvas, Sr.
Outreach Specialist
/Market Analyst at (915)
849-3834 fax #849-3864
Email:
ssilvas@hacp.org**

**Upon request, the Housing Authority will provide auxiliary aids and services such as interpreters for
Spanish-speakers. Please notify the Housing Authority of special considerations at least 48 hours
prior to event at (915) 849-3834.**

**5300 E. Paisano Dr., El Paso, Texas 79905-2931
P.O. Box 9895 • El Paso, Texas 79995-2895 • (915) 849-3742 VOICE/TDD**



FAIR HOUSING AND SECTION 504 COMPLIANCE

Increasingly complex government regulations continue to change the focus of our responsibilities as housing providers. Included in the mandate of providing safe, decent and sanitary housing, agents and owners are being held accountable for the compliance with Fair housing regulations. This course will provide the guidance, through various other step by step instruction, to all levels of your property management team. This Training will include Fair Housing and Section 504 Compliance as it relates to the application process, determining eligibility, your resident selection criteria, accepting and rejecting applications, the applicant interview, guests, resident cooperation, and documentation.

&

PREPARING FOR REAC INSPECTIONS

This hands-on property inspection workshop is designed to prepare onsite personnel for REAC Inspection of their property. You will learn "What counts off in the scoring system". The objective of this seminar is for onsite managers and maintenance staff to leave with a clear understanding of a REAC inspection's components and the steps they have to take to prepare for a successful inspection and passing score.

These courses are must for on-site managers and property supervisors. Training, related transportation and lodging costs for front-line personnel are a HUD allowable project expense.

INSTRUCTOR: Mr. C. Terry Ross, NAHP, is President of L & R Management, Inc. a Houston based Investment firm with properties in Houston and Tennessee. He is a past-President of AHMA-East Texas, and is a past-President and Chairman Emeritus of the National Leased Housing Association. Involved in HUD oriented housing since 1973, he is highly involved in fair housing and occupancy policy issues and has taught NAHMA's Fair Housing and Section 504 Compliance program to numerous housing professionals across the country. Mr. Ross is also extremely well versed on REAC issues.

SCHEDULE: 8:00 am - 8:30 am Registration ♦ 8:30 am - 4 pm Program (Lunch is on your own)

COST: SWAHMA Members \$99 Non-Members \$109

LOCATIONS:	Mar 27, 2003	Best Western Rio Grande	2600 Louisiana Blvd NE	Albuquerque NM 87110	(505) 843-9500
	Apr 8, 2003	Radisson Hotel S.A.	502 West Durango	San Antonio TX 78207	(210) 224-7155
	Apr 9, 2001	Edinburg Village Apts	701 Fourth	Edinburg, TX 78239	(956) 381-5249
	Apr 10, 2001	Coastal Haven Apts	4710 Middlecoff	Corpus Christi, TX 78410	(361) 852-0161
	Apr 22, 2003	Amerisuites Hotel	6030 Gateway Blvd. East	El Paso, TX 79905	(915) 771-0022
	Apr 23, 2003	Radisson Hotel Dallas	1893 W Mockingbird Lane	Dallas, TX 75235	(214) 634-8850

REGISTRATION FORM

Return registration form and check to: SWAHMA, P. O. Box 171348, San Antonio, TX 78217-8348. Enclosed please find my check in the amount of \$ _____ to cover reservations. You may also fax your reservation to the SWAHMA office at (210) 828-5615 or e-mail report@denver.com. Questions? (210)828-2462

Attendee(s) Name: _____

Company: _____

Address: _____

City/State/Zip: _____

Telephone: (_____) _____

e-mail(Very Important) _____

(Circle One)

(Mar 27) Albuquerque • (Apr 8) San Antonio • (Apr 9) Edinburg (Apr 10) Corpus Christi • (Apr 22) El Paso • (Apr 23) Dallas

Registration fees may be refunded if cancellation is received 10 business days prior to the meeting.
Within 10 business days of the meeting, no refunds are available but substitutions are allowed.

buying a home

Want a home of your own? Can you meet the down payment?

Buying a Home Can be Affordable

Thanks to a special new partnership between the El Paso Housing Finance Corporation and local home mortgage lenders, first-time home buyers in the El Paso program area may now have a chance to own a home of their own with down payment and closing cost assistance.

Here Are the Details!

The Mortgage Program:

General Assistance. To encourage homeownership, the El Paso Housing Finance Corporation is providing 3% down payment and closing cost assistance to homebuyers. (For example on a \$70,000 loan amount, homebuyers will receive \$2,100 to be used towards the down payment and closing cost on their home purchase.)

Targeted Area Assistance. To encourage homeownership in the Center City of El Paso, The El Paso Housing Finance Corporation is providing 8% down payment and closing cost assistance to buyers who purchase a home in the targeted areas. (For example, on a \$70,000 loan amount, homebuyers will receive \$5,600 to be used towards the down payment and closing costs on their home purchase.) See map for more details on the areas of the City that are eligible for Targeted Area Assistance.

Loan Types. All loans are 30 year fixed rate mortgages. Interest rates will change throughout the program and can be quoted to you by one of the participating lenders. Loans can be Conventional, FHA-Insured, VA-guaranteed and rural development.

assistance

To apply for a mortgage loan under the program, a home buyer must:

- Meet the eligibility guidelines for the program
- Apply through one of the participating lenders

Eligibility Guidelines

- Borrowers must not have owned a home in the last three years or must be first-time homebuyers. This requirement does not apply to the Federal targeted areas.
- Borrowers' income cannot be more than the maximum income limits listed in this brochure.
- Borrowers must meet program credit requirements.
- Borrowers must occupy the purchased home as their principal residence.
- Homes must be located within the boundaries of the City of El Paso, Texas.
- Homes cannot exceed the maximum purchase price limits listed in this brochure.



Price Limits

Non-Targeted Areas	
New Homes	Existing Homes
\$130,808	\$100,127
Federal Targeted Areas	
New Homes	Existing Homes
\$159,877	\$122,378

Maximum Income Limits

Non-Targeted Areas	
Families of 2 or less	Families of 3 or more
\$52,100	\$59,915
Federal Targeted Areas	
Families of 2 or less	Families of 3 or more
\$62,520	\$72,940

What If I Have More Questions?

Call one of the participating lenders listed on the back of this brochure. The El Paso Housing Finance Corporation is a non-profit corporation founded in 1979 that has provided affordable housing for thousands of families throughout the City of El Paso.

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